

In re:
Melvin Chappell, Jr.
Charlene D. Grace-Chappell
Debtors

Case No. 19-11245-mdc
Chapter 7

District/off: 0313-2
Date Rcvd: Feb 01, 2024

User: admin
Form ID: 318

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Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2024:

Recip ID	Recipient Name and Address
db	Melvin Chappell, Jr., 5014R Leiper Street, Philadelphia, PA 19124
db	+ Melvin Chappell, Jr., 5011 Saul Street, Philadelphia, PA 19124-2635
jdb	Charlene D. Grace-Chappell, 5014R Leiper Street, Philadelphia, PA 19124
jdb	+ Charlene D. Grace-Chappell, 5011 Saul Street, Philadelphia, PA 19124-2635
14285185	Acceptance Now, 8812 Frankford Avenue, Philadelphia, PA 19136
14572664	+ Advantage on behalf of, Dept. of Ed Loan Services, P.O. Box 300001, Greenville, TX 75403-3001
14285188	+ Albert Einstein Dental, 5501 Old York Rd., Philadelphia, PA 19141-3091
14291127	CornerStone Education Loan Services/Dept of ED, PO Box 145123, Salt Lake City, UT 84114-5123
14285195	Cornerstone Educational Loan services, PO Box 145123, Salt Lake City, UT 84114-5123
14285197	+ Department of Education, Direct Loan Servicing Center, PO BOX 5609, Greenville, TX 75403-5609
14285198	+ Empire Credit Recovery Services, 26 Railroad Ave #117, care@empirecreditrecovery.com, vanessa01033@outlook.com, Babylon, NY 11702-2204
14285199	+ Highline Automotive, Inc., 2727 Philmont Ave, Suite 245, Huntingdon Valley, PA 19006-5312
14285200	+ JH Porfolio Debt Equities LLC, c/o agent Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788
14285203	+ PECO - Bankruptcy Unit, 2301 Market Street, S4-1, Philadelphia, PA 19103-1338
14285204	+ PGW, P.O. Box 11700, Newark, NJ 07101-4700
14285206	Progress Physical Therapy, LLC, PO Box 95000-7270, Philadelphia, PA 19195-7270
14598674	Purchasing Power LLC, Bky Dept., PO Box 745857, Atlanta, GA 30374-5857
14285208	++ UHEAA, PO BOX 145108, SALT LAKE CITY UT 84114-5108 address filed with court;, UHEAA, Utah Hiher Education Assistance Authorit, PO Box 145110, Salt Lake City, UT 84114-5110

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Feb 02 2024 05:19:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: megan.harper@phila.gov	Feb 02 2024 00:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 02 2024 05:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCINOTICE1@state.pa.us	Feb 02 2024 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14285184	+ Email/Text: bankruptcy@rentacenter.com	Feb 02 2024 00:26:00	Acceptance Now, 5501 Headquarter Drive, Plano, TX 75024-5837
14285187	+ Email/Text: bankruptcy@acimacredit.com	Feb 02 2024 00:26:00	Acima, 9815 South Monroe Street, Sandy, UT 84070-4297
14285186	+ Email/Text: bankruptcy@acimacredit.com		

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14285189	+ Email/Text: bankruptcy@acacceptance.com	Feb 02 2024 00:26:00	Acima, 9815 South Monroe Street floor 4, Sandy, UT 84070-4384
14285190	+ EDI: AISACG.COM	Feb 02 2024 00:26:00	American Credit Acceptance, LLC, fka Auto Finance, 961 E. Main St., Spartanburg, SC 29302-2149
14285192	EDI: CAPITALONE.COM	Feb 02 2024 05:19:00	Ascension Capital Group, Attn: Capital One Auto Finance, a, division of Capital One, N.A. Department, P.O. Box 165028, Irving, TX 75016-5028
14352928	Email/Text: megan.harper@phila.gov	Feb 02 2024 00:26:00	Capital One Bank, 15000 Capital One Drive, Henrico, VA 23238
14285191	EDI: CAPONEAUTO.COM	Feb 02 2024 05:19:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14283925	+ EDI: AISACG.COM	Feb 02 2024 05:19:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, Rejoy Nalkara, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14310321	+ EDI: AISACG.COM	Feb 02 2024 05:19:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14285193	EDI: CAPITALONE.COM	Feb 02 2024 05:19:00	Capital One Bank (USA) N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14302926	+ EDI: AIS.COM	Feb 02 2024 05:19:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14285194	+ EDI: COMCASTCBLCENT	Feb 02 2024 05:19:00	Comcast, P.O. Box 3001, Southeastern, PA 19398-3001
14285196	Email/PDF: creditonebknotifications@resurgent.com	Feb 02 2024 00:31:04	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
14285201	^ MEBN	Feb 02 2024 00:18:44	KML Law Group, P.C., Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14320151	Email/PDF: resurgentbknotifications@resurgent.com	Feb 02 2024 00:31:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14319005	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 02 2024 00:26:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14729610	+ EDI: NFCU.COM	Feb 02 2024 05:19:00	NAVY FEDERAL CREDIT UNION, P O BOX 3000, MERRIFIELD, VA 22119-3000
14306018	+ Email/Text: nsm_bk_notices@mrcopper.com	Feb 02 2024 00:26:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14285205	^ MEBN	Feb 02 2024 00:18:48	PGW, Attn: Bky, Dept. 3F, 800 Montgomery Avenue, Philadelphia, PA 19122-2806
14315429	EDI: PRA.COM	Feb 02 2024 05:19:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14285202	+ Email/Text: nsm_bk_notices@mrcopper.com	Feb 02 2024 00:26:00	Pacific Union Financial LLC, 1603 LBJ Freeway, Suite 500, Dallas, TX 75234-6071
14323047	+ Email/Text: bankruptcy@purchasingpower.com	Feb 02 2024 00:26:00	Purchasing Power, LLC, Bankruptcy Dept., 2727 Paces Ferry, Rd SE, Bldg. 2, Suite 1200, Atlanta, GA 30339-6143
14285207	+ Email/Text: sdietz@swrecovery.com	Feb 02 2024 00:26:00	Southwest Recovery Services Inc., 17311 Dallas Pkwy #235, Dallas, TX 75248-1132
14285209	+ EDI: VERIZONCOMB.COM	Feb 02 2024 05:19:00	Verizon, 500 Technology Drive, Weldon Springs,

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14285210

Email/Text: megan.harper@phila.gov

MO 63304-2225

Feb 02 2024 00:26:00

Water Revenue Bureau, 1401 John F. Kennedy Boulevard, Philadelphia, PA 19102-1663

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
14322510	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2024

Signature: _____
/s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2024 at the address(es) listed below:

Name	Email Address
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper bkgroup@kmllawgroup.com
KEVIN S. FRANKEL	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com
KRISTEN D. LITTLE	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper KRLITTLE@FIRSTAM.COM
MARK A. CRONIN	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper bkgroup@kmllawgroup.com
MARK A. CRONIN	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmllawgroup.com
MEGAN N. HARPER	on behalf of Creditor CITY OF PHILADELPHIA megan.harper@phila.gov Edelyne.Jean-Baptiste@Phila.gov
PEARL PHAM	on behalf of Creditor Philadelphia Gas Works pearl.pham@pgworks.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com

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ROGER V. ASHODIAN

on behalf of Joint Debtor Charlene D. Grace-Chappell ecf@schollashodian.com

ROGER V. ASHODIAN

on behalf of Debtor Melvin Chappell Jr. ecf@schollashodian.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor American Credit Acceptance ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 15

Information to identify the case:

Debtor 1	Melvin Chappell Jr.	Social Security number or ITIN xxx-xx-5815
		EIN -----
Debtor 2 (Spouse, if filing)	Charlene D. Grace-Chappell	Social Security number or ITIN xxx-xx-1940
		EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 19-11245-mdc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Melvin Chappell Jr.

Charlene D. Grace-Chappell

2/1/24

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.